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provide said customer with live assistance upon request;
enable said customer to search said database for information of
interest,

direct a transmitter at said computerized central communications
facility to transmit said information of interest from the database at said computerized
central communications facility to said computerized remote communications facility;
and

periodically update said database in said computerized central
communications facility.


31. (New) The apparatus of claim 30, wherein said computerized central
communications facility is further programmed to facilitate a transaction between
said computerized central communications facility and said computerized remote
communications facility.

32. (New) The apparatus of claim 30, wherein at least one of said
computerized central communications facilities is further programmed to contact the
customer and apprise said customer of goods and services offered or any special
offerings.

33. (New) The apparatus of claim 30, wherein said computerized central
communications facility and each of said other computerized central communications
facilities are associated with competing providers of goods and services.

34. (New) The apparatus of claim 30, wherein at least one of said
computerized central communications facility and said other computerized central
communications facilities further include an audio communication device for
communication with said computerized remote communications facility.

35. (New) The apparatus of claim 30, wherein said computerized central
communications facility and at least one of said other computerized central

 communications facilities is further adapted to provide information relating to goods and services in the form of an audio or video presentation.

36. (New) The apparatus of claim 35, wherein said apparatus further comprises means for recording a presentation stopping point for future reference.

37. (New) The apparatus of claim 30, wherein said processor is further programmed to compile a customer profile based on the customer's search of the database.

38. (New) The apparatus of claim 37, wherein said processor is further programmed to provide targeted advertising based on said customer profile.

39. (New) The apparatus of claim 30, wherein said processor is further programmed to download software from said computerized central communications facility to said remote communications facility, said software adapted to present information of interest to said customer.

40. (New) The apparatus of claim 30, wherein said processor is further programmed to download software from said computerized central communications facility to said remote communications facility, said software adapted to enable the customer to communicate with said central communications facility.

41. (New) The apparatus of claim 30, wherein said processor is further programmed to download software from said computerized central communications facility to said remote communications facility, said software adapted to enable said customer to conduct a transaction using the information provided by said computerized central communications facility relating to goods and services.

42. (New) The apparatus of claim 30, wherein said processor is further programmed to provide an interactive presentation relating to goods and services.

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43. (New) The apparatus of claim 42) wherein said interactive presentation includes an audio presentation in the form of a computerized voice.

44. (New) An apparatus for marketing goods and services, comprising:
a central communications facility to provide a first set of information relating to goods and services to a customer at a computerized remote facility, said central communications facility adapted to provide said customer with access to at least one other central communications facility to provide a second set of information relating to goods and services, said central communications facility further adapted to provide live customer assistance upon request;

a database of information relating to goods and services searchable to said customer at said remote facility; and

a communication device to enable said central communications facility to communicate with said remote facility, said communication including transmitting said first and second set of information to said remote facility.

45. (New) The apparatus of claim 44, further comprising means enabling said central communications facility or said other central communications facilities to conduct a transaction with said remote communications facility.

46. (New) The apparatus of claim 44, wherein said database is periodically updated.

47. (New) The apparatus of claim 44, wherein said central communications facility further or at least one of the other central communications facilities further provides a directory of providers of goods and services.

48. (New) The apparatus of claim 44, wherein said information relating to goods and services is an audio or a video presentation.

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49. (New) The apparatus of claim 48, wherein said audio presentation is adapted to have the form of a computerized voice.

50. (New) The apparatus of claim 44, wherein said live customer assistance is an interactive form of assistance.

51. (New) The apparatus of claim 44, wherein said apparatus further comprises means for recording a presentation stopping point for future reference.

52. (New) The apparatus of claim 44, wherein said goods and services include financial services.

53. (New) The apparatus of claim 44, wherein said goods and services include auctioning services.

54. (New) The apparatus of claim 44, further comprising a software application for assisting the central communications facility to download a contract to the computerized remote location.

55. (New) The apparatus of claim 44, wherein the central communications facility is further adapted to compile a customer profile based on said customer's search of the database.

56. (New) The apparatus of claim 55, wherein the central communications facility provides target advertising based on said customer profile.

57. (New) The apparatus of claim 44, further comprising a software application adapted to assist the customer to download information relating to goods and services from said central communications facility.

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58. (New) The apparatus of claim 44, further comprising means for downloading software from the central communications facility to the computerized remote facility.

59. (New) A method for electronically transacting goods or services between a customer at a remote location and a provider of goods or services comprising:

providing a first database containing information relating to goods and/or services, said first database adapted to provide access to a second database containing information relating to goods and/or services;

enabling a remote facility to browse said first database for information relating to goods and/or services;

directing the remote facility to browse said second database for additional information relating to goods and/or services;

providing live assistance to said remote facility to assist browsing said first or said second database; and

facilitating a transaction based on said information relating to goods and services as provided by said first database or said second database.

60. (New) The method of claim 59, further comprising establishing communication with a third database containing information relating to goods and services.

61. (New) The method of claim 59, further comprising downloading a software application to said remote facility, said software application adapted to present additional information relating to goods and services to the customer.

62. (New) The method of claim 59, further comprising downloading a software application to the remote facility, said software application adapted to assist said customer in conducting a transaction using said first or said second database.

63. (New) The method of claim 59, further comprising downloading a software application to the remote facility, said software application adapted to assist the customer to communicate with said first or said second database.

64. (New) The method of claim 59, further comprising periodically updating each of said first and said second database.

65. (New) The method of claim 59, further comprising compiling a customer profile based on the customer's search of said first and said second database.

66. (New) The method of claim 65, further comprising providing targeted advertising to a customer based on said customer's profile.

67. (New) The method of claim 59, wherein said live assistance is interactive.

68. (New) The method of claim 59, further comprising providing an audio-visual presentation relating to said goods and services.

69. (New) The method of claim 68, wherein said audio-visual presentation has the form of computerized voice.

70. (New) Apparatus for marketing goods and services, comprising:
a central communications facility to provide information relating to goods and services to a customer at a computerized remote facility, said central communications facility adapted to enable said customer to select at least one other central communications facility providing information relating to goods and services;
a first communication device at said central communications facility associated with a first communication path for providing live communication between the central communications facility and said computerized remote facility;

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a second communication device at said central communications facility associated with a second communication path for providing simultaneous digital communication between said central communications facility and said computerized remote facility; and

a database of information relating to goods and services accessible by said customer at said remote facility.

71. (New) The apparatus of claim 70, wherein said database of information relating to goods and services includes a directory of providers of goods and services.

72. (New) The apparatus of claim 70, wherein said live assistance is interactive.

73. (New) The apparatus of claim 70, wherein said central communications device is adapted to download a software application to said computerized remote facility.

74. (New) The apparatus of claim 73, wherein said software application is adapted to provide additional information relating to goods and services

75. (New) The apparatus of claim 73, wherein said software application is adapted to enable said computerized remote facility to communicate with said central communications facility.

76. (New) The apparatus of claim 73, wherein said software application is adapted to enable said computerized remote facility facilitates a transaction using the information provided by said central communications facility.